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A stroke survivor tells her story

By Sun Life Financial

IN THE SUMMER OF 2000, SHARON HAD BEEN WORKING VERY HARD FOR SEVERAL YEARS AS A PROFESSIONAL. SHE WAS 36 YEARS OLD AND HER DAUGHTER WAS A TODDLER. SHARON FELT GOOD ABOUT HER JOB, HER FAMILY, AND HER LIFE.

"I was generally healthy and had no complaints from my doctor." She didn't have any idea that a major event was going to turn her life upside down and begin a long and painful journey that continues today.

Sharon knew she had a busy day ahead of her. As an employee of a large company, she spent a lot of her time traveling and dealing with the complexities of the financial world. She tore out of the office, lugging two heavy briefcases. As she approached her car, the next thing she knew, she was on the ground.

"I don't know what happened really. It felt like an axe had hit me in the back of my head – the most severe pain I've ever had in my life. I knew this wasn't good."

Sharon had a stroke. In fact, after performing an MRI, doctors believed she had suffered five or six strokes, some smaller, some more severe.



It took almost two weeks from her first trip to Emergency for doctors to diagnose the strokes. During a visit to her doctor shortly after the incident in the parking lot, Sharon even suggested that a stroke was a possibility.

It seemed no one could believe that a 36 year-old woman could have had a stroke.

One of the people most surprised was Sharon herself. "I would have never thought – having just been through the health system when you have a baby and you're watched quite closely.

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A stroke survivor tells her story – continued from page 1

I'd had no complications with that. I'd had nothing to indicate a problem. I'd had an annual check-up that year – everything was fine. Never had any concern about high blood pressure or cholesterol or anything like that.”

Statistics, however, show people are experiencing critical illnesses – heart attacks, cancer, and strokes – at young ages. The average person who makes a claim on critical illness insurance is 47 years old*. That means significant numbers of people must cope with critical illnesses before they reach the age of fifty.

When people like Sharon, raising a family and working professionally, experience a critical illness, the costs can be great.

Her employer's disability insurance partly covered her expenses. Even with that financial help, her family's budget was affected. Sharon couldn't drive. Paying for trips to another city for tests, staying overnight in hotels and arranging daycare for her daughter all added up.

Her husband had to take off weeks of work, which had major financial implications for his self-employed business. Sharon also had to take time off work.

Experts in health insurance stress that it's important to start thinking about protecting your finances from serious

illnesses sooner, rather than later. With the medical technology that's available, more people like Sharon are able to survive critical illnesses than ever before.

In fact, according to the Heart and Stroke Foundation** about 300,000 Canadians are living with the effects of stroke. In addition, after age 55, the risk of having a stroke doubles every ten years**.

Sharon has experienced first-hand the effects a stroke had on her insurability – being able to purchase insurance.

“At 36 a lot of people are just starting a family and getting into a place where they're looking to buy insurance. Do it as early as you can, because you're not going to be able to get it if you've had a serious illness.”

In other words, you may survive a stroke or heart attack and return to a normal life, but you won't have the option of purchasing certain types of insurance.

“Sharon” isn't her real name – she asked us to respect her privacy. All the other elements of her account are true. She experienced a catastrophic health event, and she wants people to know how it affected her life. All young and middle-aged breadwinners should consider her advice about purchasing insurance products while they're in good health.

**Munich Reinsurance Co., 2000 **Heart and Stroke Foundation, 2008*

Critical Illness Insurance

Is \$50,000 really enough to cover significant costs associated with a critical illness?



If you are practising in Ontario you probably have already obtained \$50,000 of Critical Illness insurance through the new OMA Priority Insurance program. But, even if you have, is it enough?

A critical illness can have a serious financial impact; such as, loss of income, unexpected expenses for uninsured treatments, caregivers, and so on. Also, at a time when you and your loved ones need the comforts of home most, your mortgage payment may become unmanageable.

Critical Illness insurance is designed to provide a lump sum benefit after surviving a critical illness for a specified period of time. That money may help to take care of these extra

expenses, pay down your mortgage or the money may even make it easier for a family member to take time off work.

Both OMA Insurance and MD Management can now offer individual Critical Illness insurance up to \$1,000,000 for both you and your spouse.

Many added features are available, including lifetime coverage and a premium payback rider which may return up to 100% of your premium if your policy has never paid the full lump sum to you.

For more information please contact OMA Insurance at: 416-340-2918 or toll-free at 1-800-758-1641 or email: info@OMAINsurance.com

or contact your local MD Insurance consultant at www.mdfinancial.cma.ca/contact-us/ MD Management Regional Offices

Value, Convenience and Peace of Mind

3 key features that the OMA and MD Financial can now bring you, in one place!

OMA Insurance – MD Financial Strategic Alliance

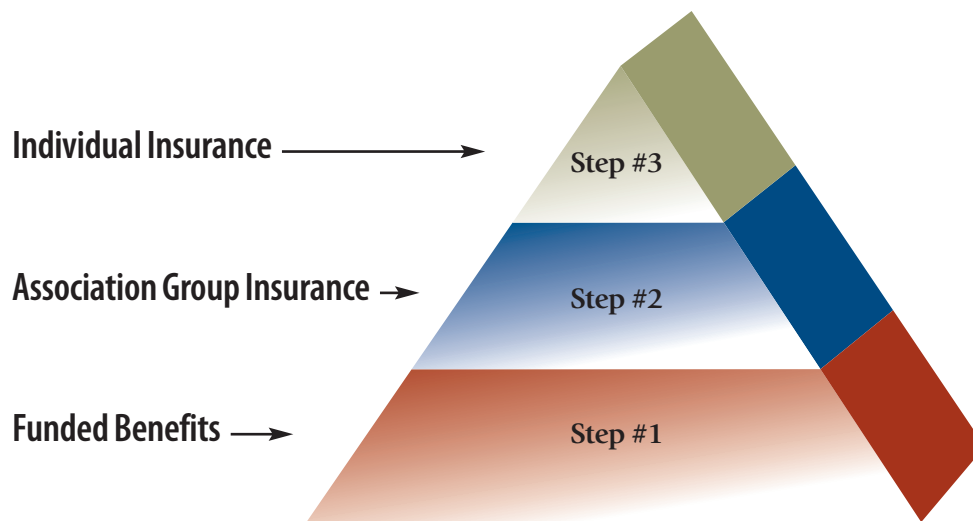
These two physician-focused organizations have joined forces to present you with a comprehensive line up of insurance products (group & individual), and tailored insurance solutions for you and your family. Insurers include Sun Life, New York Life, Canada Life and MD Life.

Through the OMA Insurance - MD Financial strategic alliance, licensed insurance consultants can help you integrate your insurance needs into your overall financial management plan, whether you are just starting medical school, managing the demands of a high volume practice, or approaching or enjoying your retirement.

Insuring your life and health is really about insuring the income that supports your lifestyle and that of your family. This is a key strategy to securing your financial future.

There are several types of insurance available to you and your family, all of which have a place in the structure of an insurance pyramid depending on your individual situation, including: life (permanent and term), disability (group and individual), critical illness, professional overhead expense, extended health care and more.

Here is a 3-step look at your sources of insurance so you can choose the protection that's right for you.



Step #1 – Funded Benefits. Some medical associations have negotiated benefits that are already funded – your cost is the taxable benefit. Similar to employer-sponsored benefit plans, your funded plan provides you basic coverage at the right price! This is a solid foundation from which to build your insurance pyramid.

Step #2 – Association Group Insurance. OMA Insurance has a 50-year history of providing you with a competitive insurance program designed specifically to meet the needs of medical students and physicians.

Step #3 – Individual Insurance. Products are available to members and their family. Provides you with insurance protection for your entire family, and can top-up your Association Group Insurance.

How solid is your foundation? Do you need to look into additional types of insurance?

Opportunity to increase your disability coverage

For all insured members with the Guaranteed Insurability Benefit (GIB) option rider on their Disability Income insurance plan, **May 2008** is the month you may be eligible to increase your disability income benefit without providing proof of good health.

Watch for your information and enrolment package to be mailed in early April.



OMA Insurance offers the following:

- **Life Insurance**
- **Disability Income Insurance**
- **Critical Illness Insurance**
- **Professional Overhead Insurance**
- **Extended Health Care & Dental**
**Not available in Nova Scotia*
- **Accidental Death & Dismemberment**
- **Auto, Residential, Clinic/Office**
**Available in Ontario only*

Walking your way to health...

By Sun Life Financial

Getting into shape. Do those words conjure up visions of spending hours at the gym or taking on a grueling exercise regime? Being fit is important at any age. But getting there can be a challenge.

How many of us have experienced the disappointment of starting an exercise program only to become overwhelmed and discouraged and end up quitting?

Many of us overlook an excellent form of exercise – walking! Consider the benefits.

- You can go as fast or slowly as you feel comfortable.
- It's free.
- Walking is a weight bearing exercise that helps build bones, which is key to fighting off diseases and conditions such as osteoporosis.



- It can be a great way to clear your mind and reduce your stress. Endorphins released during a walk can have a calming effect.
- The dog will love you for it!
- It's an ideal way to get out with your family and take a look around your community.

NEED MORE INFO? CONTACT US:

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DO YOU HAVE ANY COMMENTS/SUGGESTIONS? OR STORIES/ARTICLES TO SHARE?*

Email: info@OMAINsurance.com

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